

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: FRANK RICHARD TOTH, JR.	§	Case No. P:14-bk-19133
REGINA MARIE TOTH	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

SCOTT F. WATERMAN, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/18/2014.
- 2) The plan was confirmed on 07/09/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/21/2017.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 04/20/2015, 01/18/2017, 06/16/2017, 02/11/2019.
- 5) The case was dismissed on 03/06/2019.
- 6) Number of months from filing or conversion to last payment: 46.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$47,661.08.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 16,936.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 16,936.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,384.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,424.08	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,808.08
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CAVALRY INVESTMENTS LLC	Uns	0.00	5,850.29	5,850.29	0.00	0.00
WELLS FARGO BANK NA dba	Sec	21,943.00	21,670.06	0.00	0.00	0.00
SNAP-ON CREDIT	Sec	8,294.00	8,253.48	558.75	286.46	0.00
PHFA-HEMAP	Sec	8,707.08	8,703.30	400.00	197.96	0.00
AMERICAN INFOSOURCE LP AS	Uns	534.89	191.57	191.57	0.00	0.00
SN SERVICING CORPORATION	Sec	163,577.00	160,059.44	20,657.05	10,589.68	0.00
PORTFOLIO RECOVERY	Uns	1,202.00	1,202.29	1,202.29	0.00	0.00
**ROBERT H HOLBER ESQ	Lgl	0.00	1,634.00	1,634.00	1,634.00	0.00
**ROBERT H HOLBER ESQ	Lgl	0.00	750.00	750.00	750.00	0.00
CARDIOLOGY CONSULTANTS	Uns	53.00	NA	NA	0.00	0.00
DENTAL SOLUTIONS MEDIA	Uns	2,732.00	NA	NA	0.00	0.00
EASTERN ACCT SYSTEM INC	Uns	566.77	NA	NA	0.00	0.00
GE ELECTRIC CAPITAL CORP/GE	Uns	913.50	NA	NA	0.00	0.00
HSBC BANK USA	Uns	4,187.25	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	328.00	NA	NA	0.00	0.00
OLD NAVY	Uns	2,336.14	NA	NA	0.00	0.00
PECO	Uns	406.50	NA	NA	0.00	0.00
SN SERVICING CORPORATION	Sec	0.00	5,657.01	5,657.01	2,053.82	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 26,714.06	\$ 12,841.46	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 558.75	\$ 286.46	\$ 0.00
TOTAL SECURED:	\$ 27,272.81	\$ 13,127.92	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 7,244.15	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,808.08	
Disbursements to Creditors	\$ 13,127.92	
TOTAL DISBURSEMENTS:		\$ 16,936.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/21/2019

By: /s/ Scott F. Waterman, Esq.
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.